



CITY UNION BANK LIMITED

CIN : L65110TN1904PLC001287

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C.O/Shares/LR-5/2025-26

February 03, 2026

National Stock Exchange of India Ltd.
Exchange Plaza, 5th Floor,
Plot No.C/1, G Block,
Bandra-Kurla Complex,
Bandra (E),
Mumbai 400 051

BSE Ltd.
DCS – CRD,
Phiroze Jeejeebhoy Towers,
25th Floor, Dalal Street,
Mumbai 400 001

Scrip Code: CUB

Scrip Code: 532210

Dear Sir / Madam,

Sub : Paper Advertisement on Standalone Financial Results : Q3 & 9M FY 2026
Ref : Regulations 30 / 47 of SEBI Listing Regulations 2015

Pursuant to Regulation cited, we enclose herewith a copy of Newspaper Advertisement w.r.t. Standalone Un - Audited Financial Results of the Bank for the Quarter & Nine months ended December 31, 2025, published in Business Line, Business Standard, Financial Express, Dinamalar and Dinakaran on February 03, 2026.

We request you to kindly take on record the above intimation.

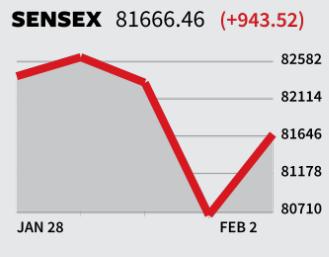
Thanking you

Yours faithfully

for CITY UNION BANK LIMITED


Venkataramanan S
Company Secretary





IN FOCUS

	LATEST	CHANGE
Nifty 50	25088.40	+262.95
P/E Ratio (Sensex)	22.48	+0.26
US Dollar (in ₹)	91.51	-0.47
Gold Std 10 gm (in ₹)	148150.00	+48
Silver 1 kg (in ₹)	259500.00	-6251

BENGALURU - CHENNAI - COIMBATORE - HUBBALLI - HYDERABAD - KOCHI - KOLKATA - MADURAI - MALAPPURAM - MANGALURU - MUMBAI - NOIDA - THIRUVANANTHAPURAM - TIRUCHIRAPPALLI - VIJAYAWADA - VISAKHAPATNAM

RNI No. TNENG25A2845

‘BANKING’ ON FDI.

Centre plans to raise FDI limit in public sector banks to 49%, says M Nagaraju, Financial Services Secretary **p3**



TRIPLE WHAMMY.

Precious metals fell as higher CME margins, a hawkish Fed and a firm \$ outweighed bargain buying **p14**

If you profit from secondary market SGB deal, govt deserves its share: FM

GOOD INTENT. Govt wants to deter people from losing money, said Sitharaman on raising the STT on F&O

bl.exclusive

Raghuvir Srinivasan
Shishir Sinha
New Delhi

Finance Minister Nirmala Sitharaman firmly defended the new taxation regime for Sovereign Gold Bonds and the increased Securities Transaction Tax on futures and options (F&O).

Talking to *businessline* on Monday, in her first post-Budget interview, she explained that Sovereign Gold Bonds (SGBs) were designed for long-term investors.

She said those who hold them until maturity, as originally intended, will continue to enjoy the promised tax-free benefits.

“But you went through a secondary market and then you are making a killing. Why shouldn’t I get something? And you’re not even holding it for maturity. Even if you hold it for maturity, you pick it up from somewhere else (secondary market). So, I’m placing a bit of a premium on it,” she said.

TAXATION SCENARIOS

As proposed in the Finance Bill, there would be four scenarios for taxation of SGBs. If subscribed at the time of the launch of any tranche and redeemed at maturity (eight years), there will be no tax.

Second, if one buys SGB units in the secondary market and holds them till maturity, the capital gain will be taxable. Third, if someone buys from and sells in the secondary market, capital gains will be taxed. Fourth, if someone enters at the time of launch and redeems after five years but before maturity, the capital gain will be taxed.

GOLD TRANSITION The SGB was launched in 2015 to provide an option for shifting from physical to paper gold. Between 2015 and 2024, a total of 67 tranches were launched, and units worth 147 tonnes of gold were bought.

With gold prices rising, it became unviable for the government to bring in any tranche after 2024. However, the bonds have become very attractive in the secondary market.



MAKING A POINT. Nirmala Sitharaman, Finance Minister, during an interaction with *businessline* in New Delhi on Monday

STT HIKE

On the issue of higher Securities Transaction Tax (STT) for F&O, Sitharaman said:

“We are not touching STT in general. We are touching only futures and options. This is an area where people are continuously calling us to say that the public is losing money. And those losing

money are generally the ones who normally don’t have that kind of spare cash to speculate. So, is the government supposed to sit and watch? We want to do what we can to deter people from getting there,” she said, justifying the move.

INVESTOR PROTECTION Sitharaman said the government wants to protect people from losing money.

“Of course, the market regulators will take care of other things which they have to do. We have not touched every cash transaction. I think the market will understand our intent and as to why we have done it. And it is not some sweeping brush across the board,” she said.

BUDGET PROPOSAL

The Finance Minister had proposed, in the Budget, to raise STT on both futures and options by up to 150 per cent. STT on futures has been raised to 0.05 per cent from 0.02 per cent earlier, and for options, it has been raised to 0.15 per cent from the previous 0.1 per cent.

[Interview p5](#)

MPC seen leaving key repo rate unchanged at its February 4-6 meet

Piyush Shukla
Mumbai

The Reserve Bank of India’s six-member Monetary Policy Committee (MPC) will likely keep the benchmark repo rate unchanged at 5.25 per cent and maintain a ‘neutral’ stance during its February 4-6 meeting, a majority of the 11 economists polled by *businessline* said.

Gaura Sen Gupta, Chief Economist, IDFC First Bank, said the bank expects the RBI to remain on a prolonged pause from hereon.

[Also read p6](#)

Trump speaks to PM Modi

Amiti Sen
New Delhi

US President Donald Trump and PM Narendra Modi spoke on Monday, US Ambassador to India Sergio Gor said. “President Trump just spoke with Prime Minister Modi. STAY TUNED...,” Gor posted on ‘X’ late on Monday. The call comes at a time when External Affairs Minister S Jaishankar is in the US.

Sensex, Nifty rebound on all-round buying

Anupama Ghosh
Mumbai

Vehicles) jumped 5.30 per cent, after it posted a 47.1 per cent increase in its January sales figures.

However, selling pressure was visible in select financial and healthcare stocks. Shriram Finance led the decliners, falling 3.56 per cent, followed by Axis Bank, which dropped 2.16 per cent.

Sectoral performance remained largely positive, with all indices ending in the green except Nifty IT, which declined 0.50 per cent.

[Details p12](#)

16th Finance Commission stops short of paradigm shift

Sindhu Hariharan
Chennai

The 16th Finance Commission report, placed before Parliament on Budget day, has sought to stick to its core principle of equitable redistribution of resources among the poorer States.

While the formula for arriving at the devolution has been changed across parameters, it has not resulted in a material change in the

[Read more p12](#)



Net Worth Crossed ₹ 10,000 Crore
Striding ahead, sustaining growth and delivering happiness

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER / NINE MONTHS ENDED DECEMBER 31, 2025

Sl. No.	Particulars	Quarter ended	Nine Months ended	Quarter ended	Year ended
		31.12.2025	31.12.2025	31.12.2024	31.03.2025
1	Total Income from operations (Net)	200102.86	576249.20	170712.36	673210.49
2	Net Profit / (Loss) for the period (before Tax, Exceptional and / or Extraordinary items)	41716.09	121166.61	36099.54	141662.62
3	Net Profit / (Loss) for the period before Tax (before tax after Exceptional and / or Extraordinary items)	41716.09	121166.61	36099.54	141662.62
4	Net Profit / (Loss) for the period after Tax (after Exceptional and / or Extraordinary items)	33216.09	96666.61	28599.54	112362.62
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Not Applicable	Not Applicable	Not Applicable	Not Applicable
6	Paid up Equity Share Capital (face value of ₹1/- each)	7420.98	7420.98	7409.86	7409.86
7	Reserves (excluding Revaluation Reserve)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
8	Securities Premium Account	Not Applicable	Not Applicable	Not Applicable	Not Applicable
9	Net Worth	1015718.85	1015718.85	911749.79	941686.40
10	Paid up Debt Capital / Outstanding Debt (%)	Nil	Nil	Nil	Nil
11	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil
12	Debt Equity Ratio*	0.10	0.10	0.10	0.09
13	Earnings per share (before and after extraordinary items) (of ₹1/- each) (not annualised)	4.48	13.04	3.86	15.17
14	- Basic	4.46	12.99	3.83	15.07
15	- Diluted	5.12	5.12	4.54	2.79
16	Total Debt to Total Assets (%)**				
17	Capital Redemption Reserve				
18	Debt Service Coverage Ratio				
	Interest Service Coverage Ratio				
				Not Applicable	

* Debt represents borrowings with residual maturity of more than one year ** Total Debt represents Total borrowings of the Bank

Note: The above is an extract of the detailed format of Quarterly / Nine months ended Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly / Nine months ended Financial Results are available on the Stock Exchange websites BSE: <http://www.bseindia.com>, NSE: <http://www.nseindia.com> and Bank website: <http://www.cityunionbank.bank.in>

Place : Chennai
Dated: 02nd February 2026



By Order of the Board
Dr. N. KAMAKODI
MD & CEO
DIN: 02039618